

Article - Insurance

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§19–216.

(a) The Commissioner shall adopt by regulation a notice to be provided to insureds or policyholders at each renewal regarding areas of concerns, including:

- (1) flood;
- (2) coverage for loss from water that backs up through sewers and drains;
- (3) deductibles;
- (4) storm loss protective device discount;
- (5) claims history; and
- (6) increased hazard.

(b) The notice provided under subsection (a) of this section shall:

- (1) be written in clear and specific language; and
- (2) contain the following language in at least 10 point type:

“This notice is not your policy, does not give you any new or additional rights beyond those expressly stated in your policy, and does not alter your policy in any way.”.

(c) The notice provided under subsection (a) of this section does not create a private right of action.

(d) An insurer may provide the renewal notices required by §§ 19–202, 19–205(a)(4)(vii), 19–210(f), and 19–214(a) of this subtitle and § 27–501(n)(2) of this article by sending the notice authorized by subsection (a) of this section.

(e) The notice authorized by this section may be delivered by electronic means if the insurer complies with the requirements of § 27–601.2 of this article.

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